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 Fort Worth, TX 76117

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**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

In re: **Vladimir F. Leppo**
 1117 7th Ave Apt #280
 Fort Worth, TX 76104

xxx-xx-1889	§	Case No:
§	§	Date: 11/14/2018
§	§	Chapter 13
§	§	

Rimma A. Leppo
 1117 7th Ave Apt #280
 Fort Worth, TX 76104

xxx-xx-1868

Debtor(s)

**DEBTOR'S(S') CHAPTER 13 PLAN
 (CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: Variable
 Plan Term: 60 months
 Plan Base: \$147,480.00
 Applicable Commitment Period: 60 months

Value of Non-exempt property per § 1325(a)(4):	<u>\$3,120.00</u>
Monthly Disposable Income per § 1325(b)(2):	<u>\$1,289.36</u>
Monthly Disposable Income x ACP ("UCP"):	<u>\$77,361.60</u>

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the Trustee's pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$2,050.00 per month, months 1 to 12.
\$2,560.00 per month, months 13 to 60.

For a total of **\$147,480.00** (estimated "Base Amount").

First payment is due **12/13/2018**.

The applicable commitment period ("ACP") is **60** months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: **\$1,289.36**.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the Debtor(s), shall be no less than:
\$77,361.60.

Debtor(s') equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$3,120.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are **\$0.00** and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT \$ <u> </u> PER MO.
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C. **ATTORNEY FEES:** To **Richard M. Weaver & Associates**, total: **\$3,700.00**;
\$1,190.00 Pre-petition; **\$2,510.00** disbursed by the *Trustee*.

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. Leppo**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Mr. Cooper Homestead	\$19,462.74	2/1/18-11/1/18	0.00%	Month(s) 1-59	Pro-Rata

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Mr. Cooper Homestead	59 month(s)	\$1,804.18	2/1/19

D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Mr. Cooper Homestead	\$3,608.36	12/1/18-1/1/19	0.00%	Month(s) 1-59	Pro-Rata

E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
					Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT
					Pro-rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
				Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT
				Pro-rata

The valuation of Collateral set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the Trustee's Recommendation Concerning Claims ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the Plan per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. Leppo**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.
AmeriCredit/GM Financial	2019 Jeep Cherokee	\$32,638.00

H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
Affirm Inc	\$613.00	

TOTAL SCHEDULED UNSECURED: \$613.00

The *Debtor's(s')* estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is ____ 100% ____.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. Leppo**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the Current Post-Petition Mortgage Payments required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last Current Post-Petition Mortgage Payment.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a Conduit Debtor is current on his/her Plan Payments or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The Post-Petition Mortgage Arrearage shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. Leppo**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the AAPD.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor(s) will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

21010820

State Bar Number

/s/ Vladimir F. Leppo

Vladimir F. Leppo, Debtor

/s/ Rimma A. Leppo

Rimma A. Leppo, Joint Debtor

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 14th day of November, 2018:

(List each party served, specifying the name and address of each party)

Dated: November 14, 2018/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

Affirm Inc xxxxX73F Affirm Incorporated PO Box 720 San Francisco, CA 94104	Barclays Bank Delaware xxxxxxxxxx2865 Attn: Correspondence PO Box 8801 Wilmington, DE 19899	Citicard xxxxxxxxxxxx9142 Citicorp Credit Services; Attn: Centrali PO Box 20507 Kansas City, MO 64195
AmeriCredit/GM Financial xxxxxxxx9027 Attn: Bankruptcy PO Box 183853 Arlington, TX 76096	BMW Financial Services xxxxxx7660 Attn: Bankruptcy Department PO Box 3608 Dublin, OH 43016	Comenity Capital/Zales xxxxxxxxxxxx1746 Attn: Bankruptcy Dept PO Box 18215 Columbus, OH 43218
Amex xxxxxxxxxxx9643 Correspondence/Bankruptcy PO Box 981540 El Paso, TX 79998	Capital One xxxxxxxxxxxx9911 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Conn's HomePlus xxxxx5830 Attn: Bankruptcy PO Box 2358 Beaumont, TX 77704
Applied Bnk xxxxxxxxxxxx4499 4700 Exchange Court Boca Raton, FL 33431	Capital One Auto Finance xxxxxxxxxxxxx1001 Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	Credit One Bank xxxxxxxxxxxx4133 ATTN: Bankruptcy PO Box 98873 Las Vegas, NV 89193
Attorney General of Texas Bankruptcy Section 400 S Zang Blvd Ste 500 Dallas, TX 75208-6640	Chase Card Services xxxxxxxxxxxx5547 Correspondence Dept PO Box 15298 Wilmington, DE 19850	Dillards Card Svcs/Wells Fargo Bank Na xxxxxxxxxxxx6409 PO Box 10347 Des Moines, IA 50306
Bank Of America xxxxxxxxxxxx4629 Attn: Bankruptcy PO Box 982238 El Paso, TX 79998	Citibank North America xxxxxxxxxxxx2685 Attn: Recovery/Centralized Bankruptcy PO Box 790034 St Louis, MO 63179	Discover Financial xxxxxxxxxxxx2504 PO Box 3025 New Albany, OH 43054

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo

FHA Single Family Loan Mtg -
US Dept of Housing & Urban HUD
801 Cherry St Unit 45
Fort Worth, TX 76102-6882

IRS- Special Procedures Staff
Bankruptcy: Mail Code 502DAL
1100 Commerce Street RM 9a20
Dallas, TX 75242

Primeway Federal Cu
xxxxxx0153
PO Box 53088
Houston, TX 77052

Fingerhut
xxxxxxxxxxxx7969
Attn: Bankruptcy
PO Box 1250
Saint Cloud, MN 56395

Jared/Sterling Jewelers
xxxxxx7071
Attn: Bankruptcy
PO Box 3680
Akron, OH 44309

RISE Credit
xxxx0676
Attn: Bankruptcy
PO Box 101808
Fort Worth, TX 76185

First Premier Bank
xxxxxxxxxxxx5516
Attn: Bankruptcy
PO Box 5524
Sioux Falls, SD 57117

Merrick Bank/CardWorks
xxxxxxxxxxxx0944
Attn: Bankruptcy
PO Box 9201
Old Bethpage, NY 11804

Santander Consumer USA
xxxxxxxxxxxxx1000
Attn: Bankruptcy
PO Box 961245
Fort Worth, TX 76161

Flagstar Bank
xxxxxxxx3870
Attn: Bankruptcy
5151 Corporate Drive
Troy, MI 48098

Mr. Cooper
xxxxxx9448
Attn: Bankruptcy
8950 Cypress Waters Blvd
Coppell, TX 75019

Sterling Jewelers, Inc.
xxxxxx3072
Attn: Bankruptcy
PO Box 1799
Akron, OH 44309

Genesis Bankcard Services
xxxxxxxxxxxx6631
PO Box 4477
Beaverton, OR 97076

Mr. Cooper
xxxxx8220
Attn: Bankruptcy
8950 Cypress Waters Blvd
Coppell, TX 75019

Suntrust Bk Tampa Bay
xxxxxxxxxxxx2090
Attn: Bankruptcy
Mail Code VA-RVW-6290 PO Box
85092
Richmond, VA 23286

Genesis Bc/celtic Bank
xxxxxxxxxxxx9141
Attn: Bankruptcy
268 South State Street Ste 300
Salt Lake City, UT 84111

NCB Management Services
x4679
Attn: Bankruptcy
One Allied Drive
Trevose, PA 19053

Syncb/home Design Sele
xxxxxxxxxxxx1529
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Hccredit/cit
xxx5600
203 E Emma Ave Ste A
Springdale, AR 72764

Nissan Motor Acceptance
xxxxxxxxxxxx0001
Attn: Bankruptcy Dept
PO Box 660360
Dallas, TX 75266

Synchrony Bank
xxxxxxxxxxxx0995
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

IRS
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

Nordstrom FSB
xxxxxxxxxxxx2137
ATTN: Bankruptcy
PO Box 6555
Englewood, CO 80155

Synchrony Bank/ JC Penneys
xxxxxxxx7728
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Case No:

Debtor(s): **Vladimir F. Leppo**
Rimma A. Leppo

Synchrony Bank/Amazon xxxxxxxxxxxxx8705 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Wells Fargo/Preferred xxxxxxxxxxxx3345 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606
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Synchrony Bank/Care Credit xxxxxxxxxxxx4463 Attn: Bankruptcy Dept PO Box 965061 Orlando, FL 32896	Wffnb/gallery Furnitur xxxxxxxxxxxx4315 Wffnb Card Services PO Box 51193 Las Vegas, NV 89193
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Synchrony Bank/Lowes xxxxxxxxxxxx4887 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896

US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121

Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001

Vladimir F. Leppo 1117 7th Ave Apt #280 Fort Worth, TX 76104
--

Wells Fargo Bank xxxxxxxxxxxx9616 Attn: Bankruptcy Dept PO Box 6429 Greenville, SC 29606
--

Wells Fargo Dealer Services xxxxxxxx7250 Attn: Bankruptcy PO Box 19657 Irvine, CA 92623

Richard M. Weaver & Associates
 5601 Airport Freeway
 Fort Worth, TX 76117

Bar Number: **21010820**
 Phone: **(817) 222-1108**

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: Vladimir F. Leppo
 1117 7th Ave Apt #280
 Fort Worth, TX 76104

xxx-xx-1889 § CASE NO:
 §
 §
 §
 §

Rimma A. Leppo **xxx-xx-1868**
 1117 7th Ave Apt #280
 Fort Worth, TX 76104

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS DATED: 11/14/2018

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	Variable Plan Payments. See Monthly Schedule below.*		
Disbursements	First (1)	Second (2) (Other)	
Account Balance Reserve	\$5.00	\$5.00 carried forward	
Trustee Percentage Fee	\$204.50	See below*	
Filing Fee	\$0.00	See below*	
Noticing Fee	\$56.70	See below*	
Subtotal Expenses/Fees	\$266.20	See below*	
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$1,783.80		See below*

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$0.00**

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Mr. Cooper	Homestead	2/1/19	\$210,244.00	\$286,780.00	\$1,804.18

Payments for Current Post-Petition Mortgage Payments (Conduit): **\$1,804.18**

CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. LeppoTotal Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00****TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$0.00
Debtor's Attorney, per mo:	\$1,783.80
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$1,804.18
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$0.00
Debtor's Attorney, per mo:	See Monthly Schedule below*
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

***Monthly Schedule**

Month	Plan Payment	Account Balance Reserve	Trustee Percentage Fee	Filing Fees	Noticing Fees	Subtotal Expenses/ Fees Available	Available for APD	Available for Attorney
1	\$2,050.00	\$5.00	\$204.50	\$0.00	\$56.70	\$266.20	\$1,783.80	\$0.00
2	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
3	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
4	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
5	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
6	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
7	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
8	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
9	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
10	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
11	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
12	\$2,050.00		\$205.00			\$205.00	\$1,845.00	\$1,804.18
13	\$2,560.00		\$256.00			\$256.00	\$2,304.00	\$1,804.18

Case No:

Debtor(s): Vladimir F. Leppo
Rimma A. Leppo

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 11/14/2018

/s/ Richard Weaver
Attorney for Debtor(s)

/s/ Vladimir F. Leppo
Debtor

/s/ Rimma A. Leppo
Joint Debtor

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Vladimir F. Leppo
Debtor

CASE NO.

Rimma A. Leppo
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on November 14, 2018, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Richard Weaver

Richard Weaver
Bar ID:21010820
Richard M. Weaver & Associates
5601 Airport Freeway
Fort Worth, TX 76117
(817) 222-1108

Affirm Inc
xxxxX73F
Affirm Incorporated
PO Box 720
San Francisco, CA 94104

Attorney General of Texas
Bankruptcy Section
400 S Zang Blvd Ste 500
Dallas, TX 75208-6640

Capital One
xxxxxxxxxxxx9911
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

AmeriCredit/GM Financial
xxxxxxxx9027
Attn: Bankruptcy
PO Box 183853
Arlington, TX 76096

Bank Of America
xxxxxxxxxxxx4629
Attn: Bankruptcy
PO Box 982238
El Paso, TX 79998

Capital One Auto Finance
xxxxxxxxxxxxx1001
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Amex
xxxxxxxxxxxx9643
Correspondence/Bankruptcy
PO Box 981540
El Paso, TX 79998

Barclays Bank Delaware
xxxxxxxxxxxx2865
Attn: Correspondence
PO Box 8801
Wilmington, DE 19899

Chase Card Services
xxxxxxxxxxxx5547
Correspondence Dept
PO Box 15298
Wilmington, DE 19850

Applied Bnk
xxxxxxxxxxxx4499
4700 Exchange Court
Boca Raton, FL 33431

BMW Financial Services
xxxxxx7660
Attn: Bankruptcy Department
PO Box 3608
Dublin, OH 43016

Citibank North America
xxxxxxxxxxxx2685
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Vladimir F. Leppo
Debtor

CASE NO.

Rimma A. Leppo
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Citicard xxxxxxxxxxxx9142 Citicorp Credit Services; Attn: Centrali PO Box 20507 Kansas City, MO 64195	Fingerhut xxxxxxxxxxx7969 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242
Comenity Capital/Zales xxxxxxxxxxxxx1746 Attn: Bankruptcy Dept PO Box 18215 Columbus, OH 43218	First Premier Bank xxxxxxxxxxxx5516 Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117	Jared/Sterling Jewelers xxxxxx7071 Attn: Bankruptcy PO Box 3680 Akron, OH 44309
Conn's HomePlus xxxxx5830 Attn: Bankruptcy PO Box 2358 Beaumont, TX 77704	Flagstar Bank xxxxxxxx3870 Attn: Bankruptcy 5151 Corporate Drive Troy, MI 48098	Merrick Bank/CardWorks xxxxxxxxxxxx0944 Attn: Bankruptcy PO Box 9201 Old Bethpage, NY 11804
Credit One Bank xxxxxxxxxxxx4133 ATTN: Bankruptcy PO Box 98873 Las Vegas, NV 89193	Genesis Bankcard Services xxxxxxxxxxxx6631 PO Box 4477 Beaverton, OR 97076	Mr. Cooper xxxxxx9448 Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019
Dillards Card Svcs/Wells Fargo Bank Na xxxxxxxxxxxx6409 PO Box 10347 Des Moines, IA 50306	Genesis Bc/celtic Bank xxxxxxxxxxx9141 Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	Mr. Cooper xxxxx8220 Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019
Discover Financial xxxxxxxxxxxx2504 PO Box 3025 New Albany, OH 43054	Hccredit/cit xxx5600 203 E Emma Ave Ste A Springdale, AR 72764	NCB Management Services x4679 Attn: Bankruptcy One Allied Drive Trevose, PA 19053
FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882	IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Nissan Motor Acceptance xxxxxxxxxxxx0001 Attn: Bankruptcy Dept PO Box 660360 Dallas, TX 75266

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Vladimir F. Leppo
Debtor

CASE NO.

Rimma A. Leppo
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Nordstrom FSB xxxxxxxxxxxxx2137 ATTN: Bankruptcy PO Box 6555 Englewood, CO 80155	Synchrony Bank xxxxxxxxxxxx0995 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Vladimir F. Leppo 1117 7th Ave Apt #280 Fort Worth, TX 76104
Primeway Federal Cu xxxxxxx0153 PO Box 53088 Houston, TX 77052	Synchrony Bank/ JC Penneys xxxxxxxx7728 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Wells Fargo Bank xxxxxxxxxxxx9616 Attn: Bankruptcy Dept PO Box 6429 Greenville, SC 29606
RISE Credit xxxx0676 Attn: Bankruptcy PO Box 101808 Fort Worth, TX 76185	Synchrony Bank/Amazon xxxxxxxxxxxx8705 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Wells Fargo Dealer Services xxxxxxxx7250 Attn: Bankruptcy PO Box 19657 Irvine, CA 92623
Santander Consumer USA xxxxxxxxxxxxx1000 Attn: Bankruptcy PO Box 961245 Fort Worth, TX 76161	Synchrony Bank/Care Credit xxxxxxxxxxxx4463 Attn: Bankruptcy Dept PO Box 965061 Orlando, FL 32896	Wells Fargo/Preferred xxxxxxxxxxxx3345 Attn: Bankruptcy PO Box 6429 Greenville, SC 29606
Sterling Jewelers, Inc. xxxxxx3072 Attn: Bankruptcy PO Box 1799 Akron, OH 44309	Synchrony Bank/Lowes xxxxxxxxxxxx4887 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Wffnb/gallery Furnitur xxxxxxxxxxxx4315 Wffnb Card Services PO Box 51193 Las Vegas, NV 89193
Suntrust Bk Tampa Bay xxxxxxxxxxxxx2090 Attn: Bankruptcy Mail Code VA-RVW-6290 PO Box 85092 Richmond, VA 23286	US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121	
Syncb/home Design Sele xxxxxxxxxxxxx1529 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Vladimir F. Leppo
Rimma A. Leppo**

CASE NO.

CHAPTER **13**

Certificate of Service

I, the undersigned hereby certify that a copy of the foregoing Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines was served upon the following parties of interest via 1st class mail.

Date: **11/14/2018**

/s/ Richard Weaver

Richard Weaver

Attorney for the Debtor(s)

Affirm Inc
Affirm Incorporated
PO Box 720
San Francisco, CA 94104

Barclays Bank Delaware
Attn: Correspondence
PO Box 8801
Wilmington, DE 19899

Citicard
Citicorp Credit Services; Attn: Centrali
PO Box 20507
Kansas City, MO 64195

AmeriCredit/GM Financial
Attn: Bankruptcy
PO Box 183853
Arlington, TX 76096

BMW Financial Services
Attn: Bankruptcy Department
PO Box 3608
Dublin, OH 43016

Comenity Capital/Zales
Attn: Bankruptcy Dept
PO Box 18215
Columbus, OH 43218

Amex
Correspondence/Bankruptcy
PO Box 981540
El Paso, TX 79998

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Conn's HomePlus
Attn: Bankruptcy
PO Box 2358
Beaumont, TX 77704

Applied Bnk
4700 Exchange Court
Boca Raton, FL 33431

Capital One Auto Finance
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Credit One Bank
ATTN: Bankruptcy
PO Box 98873
Las Vegas, NV 89193

Attorney General of Texas
Bankruptcy Section
400 S Zang Blvd Ste 500
Dallas, TX 75208-6640

Chase Card Services
Correspondence Dept
PO Box 15298
Wilmington, DE 19850

Dillards Card Srvs/Wells Fargo Bank Na
PO Box 10347
Des Moines, IA 50306

Bank Of America
Attn: Bankruptcy
PO Box 982238
El Paso, TX 79998

Citibank North America
Attn: Recovery/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

Discover Financial
PO Box 3025
New Albany, OH 43054

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Vladimir F. Leppo
Rimma A. Leppo**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #1)

FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882	IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Mr. Cooper Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019
Fingerhut Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242	NCB Management Services Attn: Bankruptcy One Allied Drive Trevose, PA 19053
First Premier Bank Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117	Jared/Sterling Jewelers Attn: Bankruptcy PO Box 3680 Akron, OH 44309	Nissan Motor Acceptance Attn: Bankruptcy Dept PO Box 660360 Dallas, TX 75266
Flagstar Bank Attn: Bankruptcy 5151 Corporate Drive Troy, MI 48098	Merrick Bank/CardWorks Attn: Bankruptcy PO Box 9201 Old Bethpage, NY 11804	Nordstrom FSB ATTN: Bankruptcy PO Box 6555 Englewood, CO 80155
Genesis Bankcard Services PO Box 4477 Beaverton, OR 97076	Mr. Cooper Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019	Primeway Federal Cu PO Box 53088 Houston, TX 77052
Genesis Bc/celtic Bank Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	Mr. Cooper Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019	Richard M. Weaver & Associates 5601 Airport Freeway Fort Worth, TX 76117
Hccredit/cit 203 E Emma Ave Ste A Springdale, AR 72764	Mr. Cooper Attn: Bankruptcy 8950 Cypress Waters Blvd Coppell, TX 75019	RISE Credit Attn: Bankruptcy PO Box 101808 Fort Worth, TX 76185

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Vladimir F. Leppo**
Rimma A. Leppo

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #2)

Santander Consumer USA Attn: Bankruptcy PO Box 961245 Fort Worth, TX 76161	Synchrony Bank/Care Credit Attn: Bankruptcy Dept PO Box 965061 Orlando, FL 32896	Wffnb/gallery Furniture Wffnb Card Services PO Box 51193 Las Vegas, NV 89193
Sterling Jewelers, Inc. Attn: Bankruptcy PO Box 1799 Akron, OH 44309	Synchrony Bank/Lowes Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	
Suntrust Bk Tampa Bay Attn: Bankruptcy Mail Code VA-RVW-6290 PO Box 85092 Richmond, VA 23286	US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121	
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Synchrony Bank/Amazon Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	Wells Fargo/Preferred Attn: Bankruptcy PO Box 6429 Greenville, SC 29606	